



Insurance.com Releases Comprehensive Guide for First-Time Home Insurance Buyers

April 28, 2021

Survey identifies top pain-points when purchasing a first home coverage policy

Foster City, CA – April 28, 2021 – When engulfed in the thrill of purchasing a first home, some buyers confess to confusion on an important element of the transaction: home insurance. To help first-time buyers understand their options, Insurance.com releases a robust [guide to buying home insurance for the first time](#). The resource describes major home insurance components and explains how to make the right coverage choices for each.

Insurance experts surveyed 997 homeowners in March 2021 to learn which [home insurance](#) coverage level is most difficult to determine. The value of replacing personal property topped the list, followed by determining the appropriate dwelling coverage.

Survey findings show the following items as the most challenging for home insurance buyers:

- Personal property -- value of your possessions: 21.5%
- Dwelling coverage -- cost to replace your home: 17.4%
- Deductible -- low or high: 8%
- Liability -- for injuries/damage to others: 6.7%
- Loss of use -- pays for temporary housing: 3.9%
- (Not applicable: don't have home/renter's insurance: 42.5%)

In response to homeowner confusion, the resource explains in detail how to:

- Calculate the value of personal property
- [Estimate a home's replacement cost](#)
- [Choose a homeowners insurance deductible](#)

The guide also includes average premium information for ten levels of dwelling, deductible and liability levels and explains what is and is not covered in a typical home insurance policy.

"Since lenders require that home insurance coverage be secured before approving a mortgage, it's important to research your options as soon as possible," explains Michelle Megna, editorial director for Insurance.com. "In order to properly protect your most important investment and its contents, it may be worthwhile buying more than the most basic coverage."

Megna is available to discuss this home insurance guide and answer questions about how to avoid first-time buyer mistakes.

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Media Contact

Jacqueline Leppla
Senior Director of Public Relations
Direct +1 775 321 3608
Email: jleppla@quinstreet.com